



09/681370

CAY 2166

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT

Applicant: Andrew J. Kramer

For: PROCESS FOR AUDITING INSURANCE UNDERWRITING

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Commissioner for Patents
Washington, D. C. 20231

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Sir:

Applicant is aware of the following references listed on the attached PTO-1449, copies of which are enclosed:

U. S. Patents

<u>Patent No.</u>	<u>Inventor</u>	<u>Issue Date</u>
6,029,144	M.J. Barrett et al.	Feb. 22, 2000
6,092,060	L.R. Guinta et al.	July 18, 2000

The above-listed references are, in the belief and opinion of the undersigned, the closest art, that is required to be disclosed under the duty of disclosure, of which the applicant is aware as of the date of execution of the Declaration in the above-captioned application.

5/29/01

Date

Respectfully submitted,

Kent R. Erickson
Attorney



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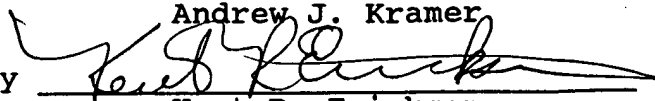
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CERTIFICATE OF MAILING

I hereby certify that this correspondence to application Serial No. 09/681,370 of Andrew J. Kragmer filed electronically on March 26, 2001, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box: NO FEE, Assistant Commissioner for Patents, Washington, D.C. 20231, on May 29, 2001.

Andrew J. Kramer

By


Kent R. Erickson

5/29/01

(Date of Signature)

U.S. PATENT DOCUMENTS

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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO	

OTHER DOCUMENTS (including Author, Title, Date, Relevant Pages, Place of Publication)

Examiner	Date Considered
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	